

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Paul Hrywnak, Jr.  
Debtor

Case No. 22-01083-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 18, 2022

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:**

Recip ID	Recipient Name and Address
db	+ Paul Hrywnak, Jr., 14 O'Hara Road, Moscow, PA 18444-6351
cr	Bureau of Compliance Commonwealth of Pennsylvania, PO Box 280948, Harrisburg, PA 17128-0938
5479585	+ Edward R. Davailus, 56 Prince Edward Dr., Covington Township, PA 18424-7874
5479586	+ Fidelity Deposit & Discount, 338 N Washington Ave, Scranton, PA 18503-1554
5479587	+ Geisinger, 100 North Academy Ave, Danville PA 17822-0001
5479589	+ James C. Warmbrodt, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5479590	+ Joseph E. Mariotti, Esquire, 730 Main Street, Moosic, PA 18507-1024
5479591	+ Kathy Dellangelo, 485 Dolored Drive, Collegeville, PA 19426-1121
5479595	+ Mariotti Building Products, Inc., One Lewis Industrial Drive, Old Forge, PA 18518-2058
5479596	+ Modern Gas Sales Inc., PO Box 1, Avoca, PA 18661-0001
5479599	PPL, 827 Hausman Road, Allentown PA 18104-9392
5479601	+ Santarelli & Sons Oil Co., 443 N. Main Street, Peckville, PA 18452-2409
5479602	+ Scranton Craftsmen, 930 Dunmore Street, Throop, PA 18512-1114
5479604	+ United Check Cashing, 741 Oak Street, Scranton, PA 18508-1556

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5479583	+ Email/Text: g20956@att.com	Oct 18 2022 18:45:00	AT&T Mobility II LLC, Karen A. Cavagnaro, One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
5479582	+ Email/Text: mnapoletano@ars-llc.biz	Oct 18 2022 18:45:00	Ability Recovery Services, PO Box 4031, Wyoming PA 18644-0031
5479584	+ Email/Text: bnc-capio@quantum3group.com	Oct 18 2022 18:45:00	Capio Partners LLC, 2222 Texoma Pkwy, Suite 150, Sherman TX 75090-2481
5490385	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 18 2022 18:45:00	Deutsche Bank National Trust at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5479588	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 18 2022 18:44:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
5479593	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2022 18:49:05	LVNV Funding, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5479594	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2022 18:49:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5479597	Email/Text: bankruptcies@penncredit.com	Oct 18 2022 18:44:00	Penn Credit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110
5479598	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		

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		Oct 18 2022 18:45:00	Pennsylvania Dep't of Revenue, PO Box 280946, Attn: Bankruptcy Division, Harrisburg PA 17128-0946
5480400	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 18:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5479603	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 18 2022 18:45:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
5479605	Email/Text: bankruptcy@uscbcorporation.com	Oct 18 2022 18:44:00	USCB Corporation, 101 Harrison St, Archbald PA 18403

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5479608	*+	AT&T Mobility II LLC, Karen A. Cavagnaro, One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
5479607	*+	Ability Recovery Services, PO Box 4031, Wyoming PA 18644-0031
5479609	*+	Capio Partners LLC, 2222 Texoma Pkwy, Suite 150, Sherman TX 75090-2481
5479610	*+	Edward R. Davailus, 56 Prince Edward Dr., Covington Township, PA 18424-7874
5479611	*+	Fidelity Deposit & Discount, 338 N Washington Ave, Scranton, PA 18503-1554
5479612	*+	Geisinger, 100 North Academy Ave, Danville PA 17822-0001
5479613	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
5479614	*+	James C. Warmbrodt, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5479615	*+	Joseph E. Mariotti, Esquire, 730 Main Street, Moosic, PA 18507-1024
5479616	*+	Kathy Dellangelo, 485 Dolored Drive, Collegeville, PA 19426-1121
5479618	*	LVNV Funding, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5479619	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5479617	*+	Landmark Community Bank, 2 S Main Street, Pittston PA 18640-1712
5479620	*+	Mariotti Building Products, Inc., One Lewis Industrial Drive, Old Forge, PA 18518-2058
5479621	*+	Modern Gas Sales Inc., PO Box 1, Avoca, PA 18661-0001
5479622	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110
5479624	*	PPL, 827 Hausman Road, Allentown PA 18104-9392
5479623	*+	Pennsylvania Dep't of Revenue, PO Box 280946, Attn: Bankruptcy Division, Harrisburg PA 17128-0946
5479625	*+	Ronald A. Pickenheim, 336 State Route 690, Springbrook Township, PA 18444-6507
5479626	*+	Santarelli & Sons Oil Co., 443 N. Main Street, Peckville, PA 18452-2409
5479627	*+	Scranton Craftsmen, 930 Dunmore Street, Throop, PA 18512-1114
5479628	*	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
5479630	*P++	USCB CORPORATION, PO BOX 75, ARCHBALD PA 18403-0075, address filed with court:, USCB Corporation, 101 Harrison St, Archbald PA 18403
5479629	*+	United Check Cashing, 741 Oak Street, Scranton, PA 18508-1556
5479592	##+	Landmark Community Bank, 2 S Main Street, Pittston PA 18640-1712
5479600	##+	Ronald A. Pickenheim, 336 State Route 690, Springbrook Township, PA 18444-6507

TOTAL: 0 Undeliverable, 24 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:

Name	Email Address
Brenda Sue Bishop	on behalf of Creditor Bureau of Compliance Commonwealth of Pennsylvania Department of Revenue bbishop@attorneygeneral.gov, ARC-Court-MiddleDistrict@attorneygeneral.gov
Brian C Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-WL2, Asset-Backed Certificates, Series 2005-WL2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
J. Zac Christman	on behalf of Debtor 1 Paul Hrywnak Jr. zac@fisherchristman.com, office@fisherchristman.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

IN RE:  
**PAUL HRYWNAK, JR., aka**  
**Paul Hrywnak,**

CASE NO. 5:22-bk-01083

   ORIGINAL PLAN  
   AMENDED PLAN (Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.)  
  7   Number of Motions to Avoid Liens  
  2   Number of Motions to Value Collateral

## NOTICES

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

### **A. Plan Payments From Future Income**

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Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
07/2022	06/2024	\$ 1,000	N/A	\$ 1,000	\$ 24,000
07/2024	06/2026	\$ 2,000	N/A	\$ 2,000	\$ 48,000
07/2026	06/2027	\$ 3,059	N/A	\$ 3,059	\$ 36,708
				Total Payments:	\$ 108,708

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( X ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 30,484. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

X None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

X None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

**C. Arrears, including, but not limited to, claims secured by Debtor's principal residence.**  
*Check one.*

X None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable.** *Check one.*

       None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

X Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Internal Revenue Service	All property of Debtor	\$ 18,533	3.6%	\$ 20,278.80	Plan (per claim)
PA Department of Revenue	All property of Debtor	\$ 11,951	3%	\$ 12,884.40	Plan & Motion/Objection
SN Servicing	14 O'Hara Road, Moscow, Lackawanna County, PA	\$ 35,000	4%	\$ 39,629.40	Plan

**F. Surrender of Collateral.** *Check one.*

X None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

\_\_\_ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

X The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder.	Edward R. Davailus	Kathy Dellangelo	Mariotti Building Products, Inc.
Lien Description. (For a judicial lien, include court and docket number.)	Lackawanna County Common Pleas Ct. 2013-CV-0770	Lackawanna County Common Pleas Ct. 2012-CV-6466	Lackawanna County Common Pleas Ct. 2012-CV-6466
Description of the lien property.	14 O'Hara Road, Moscow, PA	14 O'Hara Road, Moscow, PA	14 O'Hara Road, Moscow, PA
Liened Asset Value	\$ 35,000	\$ 35,000	\$ 35,000
Sum of Senior Liens	\$ 522,283.36	\$ 522,283.36	\$ 522,283.36
Exemption Claimed	N/A	N/A	N/A
Amount of Lien	\$ 1,585.35	\$ 41,767	\$ 28,394.35
Amount Avoided	\$ 1,585.35	\$ 41,767	\$ 28,394.35

Name of Lien Holder.	Ronald A. Pickenheim	Scranton Craftsmen	
Lien Description. (For a judicial lien, include court and docket number.)	Lackawanna County Common Pleas Ct. 2017-CV-5946	Lackawanna County Common Pleas Ct. 2006-CV-5140	
Description of the lien property.	14 O'Hara Road, Moscow, PA	14 O'Hara Road, Moscow, PA	
Liened Asset Value	\$ 35,000	\$ 35,000	
Sum of Senior Liens	\$ 522,283.36	\$ 522,283.36	
Exemption Claimed	N/A	N/A	
Amount of Lien	\$ 7,013.79	\$ 1,456.49	
Amount Avoided	\$ 7,013.79	\$ 1,456.49	

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of **\$ 1,300** already paid by the Debtor, the amount of **\$ 4,200** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

X None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$ 22,000

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

X None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

X None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**



**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

X None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.  
X entry of discharge.  
     closing of case:

**7. DISCHARGE: (Check one)**

- (X) The debtor will seek a discharge pursuant to § 1328(a).  
( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,200	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ 22,000	
Level 5	Secured claims, pro rata	\$ 72,792.60	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 40.40	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 99,033
	Trustee Commission (Estimated at 8.9%)	\$ 9,675	
	Total		\$ 108,708

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.*

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for a joint debtor as there is none.
- B. Debtor's real property at 14 O'Hara Road, Moscow, Lackawanna County, PA, upon which a portion of Debtor's residence sits, is valued at \$35,000.
- C. This Plan provides for the avoidance of the entirety of the judgment lien of **Edward R. Davailus**. See Section 2.G, above. A copy of this Plan and the Discharge Order entered in the case may be filed in the appropriate office of the Court of Common Pleas of **Lackawanna** County to demonstrate the judgment lien of **Edward R. Davailus** was avoided.
- D. This Plan provides for the avoidance of the entirety of the judgment lien of **Kathy Dellangelo**. See Section 2.G, above. A copy of this Plan and the Discharge Order entered in the case may be filed in the appropriate office of the Court of Common Pleas of **Lackawanna** County to demonstrate the judgment lien of **Kathy Dellangelo** was avoided.
- E. This Plan provides for the avoidance of the entirety of the judgment lien of **Mariotti Building Products, Inc.**. See Section 2.G, above. A copy of this Plan and the Discharge Order entered in the case may be filed in the appropriate office of the Court of Common Pleas of **Lackawanna** County to demonstrate the judgment lien of **Mariotti Building Products, Inc.**, was avoided.
- F. This Plan provides for the avoidance of the entirety of the judgment lien of **Ronald A. Pickenheim**. See Section 2.G, above. A copy of this Plan and the Discharge Order entered in the case may be filed in the appropriate office of the Court of Common Pleas of **Lackawanna** County to demonstrate the judgment lien of **Ronald A. Pickenheim** was avoided.
- G. This Plan provides for the avoidance of the entirety of the judgment lien of **Scranton Craftsmen**. See Section 2.G, above. A copy of this Plan and the Discharge Order entered in the case may be filed in the appropriate office of the Court of Common Pleas of **Lackawanna** County to demonstrate the judgment lien of **Scranton Craftsmen** was avoided.

Dated: July 1, 2022

/s/ J. Zac Christman  
J. Zac Christman, Esquire, Attorney for Debtor

/s/ Paul Hrywnak, Jr.  
**PAUL HRYWNAK, JR.**, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.